

Application No.: 10/003,847  
Amendment dated May 15, 2003  
Reply to Office Action of December 18, 2002

This listing of claims will replace all prior versions, and listings, of claims in the application:

**LISTING OF CLAIMS:**

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1. (original) A method of authenticating a client to a server comprising:  
generating a challenge at the client;  
signing the challenge to form a signed challenge;  
sending at least the signed challenge to the server;  
verifying the signature of the challenge at the server; and  
if the signature is verified, sending an indication of successful authentication to  
the client.
2. (original) The method of claim 1, wherein generating a challenge at  
the client comprises generating a random number.
3. (original) The method of claim 1, wherein generating a challenge at  
the client comprises generating a sequential challenge.
4. (original) The method of claim 1, wherein generating a challenge at  
the client comprises generating a challenge based on data received from the server in a  
prior step.
5. (original) The method of claim 4, wherein the data received from the  
server is a challenge returned with a server response to a prior client query.
6. (original) A method of using a one-time use card number for an online  
transaction, comprising:  
generating a one-time use card number at a user system;  
authenticating the user system to an issuer system;  
passing the one-time use card number from the user system to the issuer system;

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passing the one-time use card number from the user system to a merchant system, wherein the merchant system is programmed to present the one-time use card number to the issuer system to effect a payment; verifying the one-time use card number received from the merchant system with the one-time use card number received from the user system; and if the one-time use card number is verified, approving the transaction.

7. (original) The method of claim 6, wherein passing the one-time use card number to the issuer includes passing at least one other data element related to the online transaction.

8. (original) The method of claim 7, wherein the at least one other data element is selected from, or a function of, a user's account number, a user's private key, a transaction time, a transaction amount, or a merchant ID.

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AMENDMENTS TO THE DRAWINGS:

The attached sheets of drawings include changes to Figs. 1-3 and 5-8. These sheets, which include Figs. 1-3 and 5-8 replace the original sheets including Figs. 1-3 and 5-8.

The amendments to the drawings comprise of a typographical errors on Fig. 8 (missing parenthesis), vertical dashed lines to have Figs. 5, 7 and 8 use the same conventions as Figs. 2-3, and reference numbers as requested by the Examiner (Figs. 1-3 and 5-8).

Attachment: Replacement Sheets